

January 20, 2006

## **Stenehjem Warns North Dakotans About Potential Telephone Scams**

BISMARCK – Attorney General Wayne Stenehjem is warning residents to be aware of two new telephone scams, both attempting to obtain personal and financial information.

According to the Attorney General, the caller pretends to be from a bank or credit card company and claims the company needs to confirm the account number and verify the three-digit security number on the back of the credit card. After providing that information, victims have later discovered unauthorized charges on the account of up to several hundred dollars.

“Banks and credit card companies do not call and ask you to confirm or verify account information because they already have it,” said Stenehjem.

In the second scam, the caller claims to be a representative of the state health department, and offers a \$1,000 shopping spree as well as discounts on medicines and other health-related items if the person provides certain personal information, such as a bank account number or a Social Security number.

“Government agencies simply do not call out of the blue and ask you to reveal personal or financial information, and they certainly don’t offer incentives if you give out that information,” said Stenehjem. “These are both sure signs that the call is a scam.”

Although no calls have been reported yet in North Dakota, health departments from other states, including Minnesota and Pennsylvania, recently have reported similar fraudulent calls.

Parrell Grossman, director of the Consumer Protection division, offers the following tips to protect financial and personal information from fraud:

- Never give out personal or financial information over the phone unless you initiated the call and you know the business is legitimate.
- Do not respond to e-mails asking to confirm or verify account information. Instead, call the customer service number listed on the company’s billing statement to check the account.
- Check bank and credit card statements, telephone and utility bills, as soon as they are received. Report any discrepancies immediately.

Anyone who believes he or she may have been the target of fraudulent activity should call the Consumer Protection Division at 1-800-472-2600.